

**PATENT
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF : Alan R. Bauer et al.
FOR : **METHOD AND APPARATUS FOR
INTERNET ON-LINE INSURANCE
POLICY SERVICE**
SERIAL NO. : Unknown
FILED : Herewith
EXAMINER : Unknown
ATTORNEY DOCKET NO. : PGR 2 0003



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents
Washington, D.C. 20231

Dear Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, applicant(s) submit(s) the following Disclosure Statement concerning art of which the applicant(s) is (are) aware. A copy of PTO-1449 is enclosed herewith.

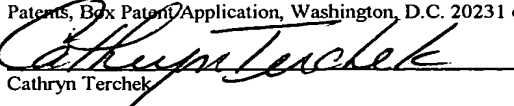
This Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to herein or submitted herewith is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. §1.97(g) and (h), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. §1.56(b) exists.

Under § 1.98(a)(3), no concise explanation of relevance is required for information that is in the English language. Accordingly, the enclosed patent requires no further explanation (or no translation is available).

EXPRESS MAIL CERTIFICATE

I hereby certify that this Utility Patent Application Transmittal Letter and accompanying papers are being deposited with the United States Postal Service "Express Mail Post Office To Addressee" service under 37 C.F.R. 1.10 and is addressed to the Assistant Commissioner For Patents, Box Patent Application, Washington, D.C. 20231 on July 30, 1999. EXPRESS MAIL NO.: EL134300801US


Cathryn Terchek

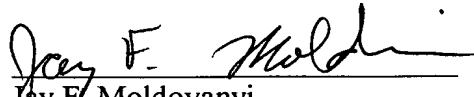
DATE:  July 30 1999

Under § 1.97(b)(1), this information disclosure statement is being filed within three months of the filing date of the application. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

It is respectfully requested that the attached document(s) be considered and officially cited in examination of this application.

Respectfully submitted,

FAY, SHARPE, BEALL, FAGAN,
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